

C2

developing a service level agreement with a user which includes a desired service level;

developing a financial model for the user utilizing at least one of computer coaching and live coaching as determined by the service level agreement; and

using the financial model remotely utilizing at least one of said computer coaching and said live coaching as determined by said service level agreement.

C3

9. An online, web-based financial advisor system accessible over the Internet comprising:

a user computer system coupled to the wide area network;

a coach computer system coupled to said wide area network;

a financial advisor server system, coupled to said wide area network, including a service level generator which develops a service level for the user, a financial model generator, a financial model scenario generator, a computer counselor subsystem, and a live counselor subsystem which interacts with the coach computer system, where the level of usage of the computer counselor subsystem and the live counselor system is determined at least in part by the user's service level agreement.

C4

18. A computer program embodied on a computer readable medium for providing a web-based, online personalized financial counseling over the Internet, in a collaborative computing environment, wherein the computer program comprises:

code segment for developing a service level agreement with a user which includes a desired service level for the user;

code for developing a financial model for the user utilizing at least one of computer coaching and live coaching as determined by the service level agreement;

code for providing remote access to the financial model for the user utilizing at least one of computer coaching and live coaching as determined by the service level agreement.